

**UNITED STATES DISTRICT COURT  
CENTRAL DISTRICT OF CALIFORNIA**

SHEENA RAFFIN, individually and on  
behalf of all others similarly situated,

Plaintiff,

vs.

MEDICREDIT, INC.; THE  
OUTSOURCE GROUP, INC.

Defendants.

Case No. CV 15-4912-MWF (PJWx)

**JUDGMENT APPROVING CLASS  
ACTION SETTLEMENT**

The above-entitled matter came before the Honorable Michael W. Fitzgerald, United States District Judge, presiding in Courtroom 5A of the above-entitled Court, pursuant to Plaintiff Sheena Raffin's Motion for Final Approval of Class Action Settlement and Motion for Attorneys' Fees, Costs, and Incentive Awards (the "Motions"). (Docket Nos. 199–200). The Court held a hearing on November 19, 2018, for the Motions and approval of the settlement set forth in the Stipulation of Settlement Agreement of Class Action Claims (the "Settlement").

On May 11, 2018, this Court entered an Order Granting Preliminary Approval of Settlement, resulting in certification of the following provisional Settlement Class:

All persons who received telephone calls from Medcredit between June 29, 2014 and February 26, 2015, while physically present in California and using a cellular device with a California area code, and who participated

1 for the first time in a call with a Mediacredit agent during  
2 that period.

3 (Docket No. 197). The Court further approved the form of, and directed the  
4 parties to provide, the proposed Class Notice to the Class, which informed absent  
5 class members of: (a) the proposed Settlement, and the Settlement's key terms;  
6 (b) the date, time, and location of the Final Approval Hearing; (c) the right of any  
7 Class Member to object to the proposed Settlement, and an explanation of the  
8 procedures to exercise that right; (d) the right of any Class Member to exclude  
9 themselves from the proposed Settlement; and an explanation of the procedures to  
10 exercise that right; and (e) an explanation of the procedures for Class Members to  
11 participate in the proposed Settlement.

12 No objections had been made, timely or otherwise, pursuant to the Class  
13 Notice sent to the Settlement Class members, nor did any objectors appear at the  
14 time of the hearing.

15 Due and adequate notice having been given to the Class Members as  
16 required in said Order, and the Court having considered all papers filed and  
17 proceedings had herein and good cause appearing therefore,

18 **IT IS HEREBY ORDERED, ADJUDGED AND DECREED** as follows:

19 1. This Court has jurisdiction over the subject matter of the Action and  
20 over all of the parties to the Action.

21 2. The Court finds that the Settlement Class is properly certified as a  
22 class for settlement purposes only.

23 3. The Class Notice provided to the Settlement Class conforms with the  
24 requirements of Federal Rule of Civil Procedure 23, the California and United  
25 States Constitutions, and any other applicable law, and constitutes the best notice  
26 practicable under the circumstances, by providing individual notice to all Class  
27 Members who could be identified through reasonable effort, and by providing due  
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1 and adequate notice of the proceedings and of the matters set forth therein to the  
2 other Class Members. The notice fully satisfied the requirements of Due Process.

3 4. The Court finds the settlement was entered into in good faith, that the  
4 settlement is fair, reasonable and adequate, and that the settlement satisfies the  
5 standards and applicable requirements for final approval of this class action  
6 settlement under California law, including the provisions of Rule 23.

7 5. No Class Members have objected to the terms of the Settlement.

8 6. One Class Member has requested exclusion from the Settlement.

9 7. Upon entry of this Order, compensation to the participating members  
10 of the Settlement Class shall be effected pursuant to the terms of the Settlement.

11 8. In addition to any recovery that Plaintiff may receive under the  
12 Settlement, and in recognition of the Plaintiff's efforts and risks taken on behalf of  
13 the Settlement Class, the Court hereby approves the payment of an incentive award  
14 to the Plaintiff Sheena Raffin, in the amount of \$15,000.

15 9. The Court approves the payment of attorneys' fees to Class Counsel in  
16 the sum of \$1,650,000, and the reimbursement of litigation expenses in the sum of  
17 \$123,688.82. The Court finds these fees were reasonably incurred, and that the  
18 hourly rates sought by counsel are reasonable.

19 10. The Court approves and orders payment in an amount commensurate  
20 with Epiq Class Action & Claims Solutions, Inc.'s ("Epiq") actual costs, and not to  
21 exceed \$150,000 to Epiq for performance of its settlement claims administration  
22 services.

23 11. The Court approves Legal Aid Association of California as the *cy pres*  
24 recipient.

25 12. Upon the Effective Date, the Plaintiff and all members of the  
26 Settlement Class, except the excluded individuals referenced in paragraph 6 of this  
27 Order, shall have, by operation of this Order and the accompanying Judgment,  
28 fully, finally and forever released, relinquished, and discharged defendants from all


1 claims as defined by the terms of the Settlement. Upon the Effective Date, all  
2 members of the Settlement Class shall be and are hereby permanently barred and  
3 enjoined from the institution or prosecution of any and all of the claims released  
4 under the terms of the Settlement.

5 13. Upon completion of administration of the Settlement, the parties shall  
6 file a declaration setting forth that claims have been paid and that the terms of the  
7 settlement have been completed.

8 14. This "Judgment" is intended to be a final disposition of the above  
9 captioned action in its entirety, and is intended to be immediately appealable.

10 15. This Court shall retain jurisdiction with respect to all matters related to  
11 the administration and consummation of the settlement, and any and all claims,  
12 asserted in, arising out of, or related to the subject matter of the lawsuit, including  
13 but not limited to all matters related to the Settlement and the determination of all  
14 controversies related thereto.

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17 DATED: November 30, 2018

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19 MICHAEL W. FITZGERALD  
20 United States District Judge  
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